COURSE OUTLINE

NITP
National Institute of Transition Planning, Inc.

TITLE: **Planning for Retirement**

LENGTH: 3 days or approximately 18 hours of instruction time

AUDIENCE: Federal Employees with 10 Years or Fewer until Retirement Eligibility

This course combines the two retirement systems – Federal Benefits for FERS and/or CSRS. This class may also be designated as CSRS, Offset Employees only or FERS, Transfers Employees only.

The course is a comprehensive look at employees' Federal Benefits, financial and TSP planning, estate planning, and transition to retirement.

The following topics will be covered, but not limited to:

Federal Benefits
(Full Day Presentation)

- FERS, Transfers or CSRS, Offset
- Creditable Service
- Service Computation Dates
- Disability Retirement
- Annual and Sick Leave
- Survivor Benefits
- Deposits/Redeposits
- Annuity Calculation
- Best Date to Retire
- Voluntary Contributions (CSRS)
- WEP and GPO (CSRS) - Repealed in 2025
- COLAs
- Federal Insurances
- Social Security/Medicare
- Resigning before Retirement
- Death in Service

Financial and TSP Planning
(Full Day Presentation)

- Financial Planning for Retirement
- Managing Debt in Retirement
- Pros and Cons of Paying Down a Mortgage
- Investment Strategies
- Thrift Savings Plan
  - Traditional vs. Roth
  - Contribution Limits
  - Investment Options - The Funds
  - Loan and Withdrawal Options
  - Options at Retirement or Separation
- Investments Beyond the TSP
- Traditional and Roth IRAs
- Roth Conversions
- Funding College Education
- Insurance Planning for Retirement

Estate Planning
(Half Day Presentation)

- Lifetime Documents
- Probate, Wills, Trusts
- Powers of Attorney
- Health Care Directives
- Joint Ownership
- Beneficiary Designations
- Estate Transfer Planning

Transition to Retirement
(Half Day Presentation)

- Phases of Retirement
- Time Allocation in Retirement
- Work - Full Time, Part Time, Volunteering
- Relationships
- Home Considerations - Adaptations, Moving
- Single Life in Retirement